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Monday, November 10, 2014

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Are you concerned with high blood pressure or cholesterol, a lack of stamina and energy, a dip in libido and physical performance,or the increase of “senior moments?” The answer to living without these health concerns has been discovered in what scientists are calling the most important health breakthrough of our time. The discovery starts with nitric oxide (N-O)!

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N-O is a natural substance produced by the body that has amazing effects on health and circulation. The American Heart Association published one of many studies showing that many people over 40 don’t produce enough N-O. In fact, your body produces less than half of what it did at 20.

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Three researchers received the prestigious Nobel Prize for this discovery. One of the winners says, “There may be no disease process where this miracle molecule does not have a protective role”.

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Researchers reported that N-O helps with energy levels, blood pressure, cholesterol, joint discomfort, and assisted in strengthening the immune system.

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Based on the research of Dr. Nathan S. Bryan, PhD, who lectures to doctors around the world about Nitric Oxide, Neogenis® Labs has created a revolutionary lozenge, called Neo 40 daily, that makes it easy to restore N-O levels. This “fast-dissolve” lozenge restores your N-O to youthful levels by dissolving within 90 seconds and begins to work immediately, which leads to better circulation, for many in as little as 20 minutes.

BETTER CIRCULATION TO WHOLE BODY

Better circulation helps increase stamina, maximizes metabolism, helps manage stress and maintains healthy sexual function. Healthy N-O levels also promote better blood pressure and cholesterol as a result of improved circulation to all major organs.

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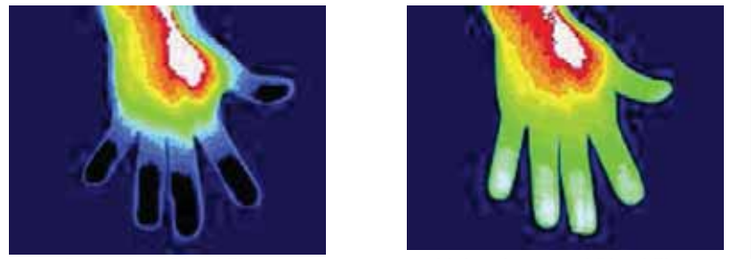
“Adequate amounts of Nitric Oxide insure sufficient amounts of blood to flow to the extremities, especially the penis, resulting in an erection. The same applies to women; without proper blood flow to the clitoris, orgasms are difficult,” says Dr. Bryan.



Dark = Low Blood Flow **Light = Increased Blood Flow**

Actual Thermographic Image of Hand shows circulation in hands before and after taking Neo 40 daily. On the Left, the fingertips are almost black showing little blood flow. On the Right, lighter colored fingers show increased blood flow after only 20 minutes.

A boost in Nitric Oxide levels may equal increased sexual sensitivity for men and women. Tammy from Ontario said, “The first night after my first dose I had improved circulation in my hands. I find the increased circulation is a definite benefit in the bedroom.” “We noticed a difference in my husband’s erections within a week. We can’t believe how well it works,” reports pleased wife Marion S., of New York.

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Lee L., from CA was stunned with her results. “I have had knee, leg and shoulder problems for over 10 years. The pain has deprived me of sleep for months!

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SINGER AMANDA PALMER SAYS IT TOOK 'BALLS OF STEEL' FORGED ON THE STREET TO MASTER THE ART OF ASKING FOR CASH PAGE 10

Raptors run down, devour the weakest of the pack

The winless 76ers fare no better against Toronto, who dominate 120-88 PAGE 21

It's time for the Yonge and the Restless

Construction hell is coming to downtown, but BIA hopes to get ahead of grumbling by asking you to share your vision for area's future PAGE 4

NEWS WORTH SHARING.

'Stop begging and start demanding' better TTC: Union

TTC's own join the chorus. Union submits 68 recommendations to stop the 'stagnation'

Toronto could line its streets in reports on how to fix its troubled transit system, admits the president of the union that represents 10,000 TTC employees.

But Bob Kinnear says the labour group decided to release its own epic list of 68 costed recommendations to impress upon a new mayor and city council the gravity of the crisis facing the TTC.

The Amalgamated Transit Union report, called Toronto's Transit Future, is being released Monday.

"As Torontonians, we need to ... be unified to ensure we don't continue down this road of stagnation," said Kinnear.

The people who know the system best — the TTC's own employees — need a voice during a time in which ridership is at risk of out-stripping service capacity, he said.

The TTC is expected to carry another 60 million riders in the next four years. It will cost about $66 million more annually just to accommodate them at today's inadequate service standards.

The $428-million subsidy that Toronto provided the TTC this year toward its $1.6-billion operating budget needs to grow to $612 million by 2018, says the report.

"We have a federal election next year. If there's one thing that came out of the mayor's campaign, it is that we all agreed that we need the upper levels of government," he said. "We've got to stop begging and start demanding."

Among the report's recommendations:

- immediately buy about 250 buses, in addition to purchases planned for the next three years
- more turn restrictions so transit vehicles aren't held up by single-occupant cars
- more transit priority at signalized intersections
- all-door boarding on streetcars
- a 10-minute or better service network of buses
- two-hour timed passes
- Boost the TTC's Airport Rocket bus that runs out of Kipling Station
- Restructure the fare system with the launch of the Presto fare card to introduce weekend, 24-hour and quarterly passes

TORSTAR NEWS SERVICE

PRINCE AND THE POPPY

Britain's Prince Harry lays a poppy wreath as he joins troops in Afghanistan for a Remembrance Sunday service at Kandahar Airfield on Sunday. Remembrance Day was first observed in 1919 and was originally called Armistice Day to commemorate the agreement that ended the First World War on Nov. 11, 1918, at 11 a.m.— the 11th hour of the 11th day of the 11th month. MATT CARDY/GETTY IMAGES

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TTC bus crash in Etobicoke leaves one dead, nine injured

Rexdale. A 96 Wilson bus collided with a Nissan Altima Sunday morning before it crashed into a CIBC

TTC CEO Andy Byford at the scene of a fatal crash Sunday that left one person dead and nine injured — two in critical condition. The crash involved a bus and a car on Kipling Avenue north of Rexdale Boulevard. The bus ended up crashing into a CIBC storefront. VINCE TALOTTA/TORSTAR NEWS SERVICE

One person is dead and nine others injured after a dramatic collision involving a TTC bus and a car around 6 a.m. Sunday.

A TTC bus was travelling on the 96 Wilson route before colliding with a car and hurtling into a CIBC building on Kipling Avenue north of Rexdale Boulevard.

One occupant of the car that was hit was pronounced dead at the scene, while two others from that vehicle are in hospital in critical condition — one with a head injury and the other with fractures to the extremities, according to Toronto Paramedic Services.

The TTC driver and six bus passengers were taken to hospital with non-life-threatening injuries. Several of them have since been released.

"It really is quite a shocking scene," said Sarah Blackley, who stood on a driveway at Westhumber Boulevard. She said she's seen at least seven serious accidents at the intersection in the last 23 years.

"People use (Kipling) like a highway," she said.

TTC CEO Andy Byford, who arrived on the scene shortly after the crash, said the bus' black box had been quarantined so investigators could mine it for data.

Sunday, the Toronto police collision reconstruction team were set to draw a forensic map of the area — including debris marks on the road, light standards and parked cars.

Const. Clint Stibbe of Traffic Services said police were also reviewing video footage as part of their investigation.

The TTC's own investigators were also on the scene. Byford said they should know more about the chain of events within a day.

The bus was travelling east on the 96 Wilson route when it collided with a northbound Nissan Altima. The bus knocked over a pole, hit a parked vehicle and took out a fire hydrant before crashing into the bank.

Byford, who called it "a shocking scene," later headed to the hospital. He saw the bus driver and six passengers, some who walked off the bus, and others who were carried.

"If there's ever an incident of this magnitude, I would always want to attend because at the end of the day, I'm accountable for the TTC, and also out of compassion and concern for the people both on the bus and in the car," said Byford, speaking with reporters on scene.

"My primary concern today is the people who were on the bus and in the car," he said, calling it "an incredibly frightening incident."

The bus ended up lodged in the front of the bank, nearly half a block east of Kipling, narrowly missing Chirag Patel's Country Style doughnut store at Kipling and Brookmere. Patel was cleaning when he saw the bus enter the plaza, but he couldn't see the driver at his seat.

When the bus made contact with the bank building, Patel saw two or three people fall to the floor and called 911 right away.

"I was thinking he (was going to) hit my restaurant, but luckily he turned the wheel and go at the bank," he said.

A light standard lay on the ground near the wrecked car in the intersection. There were pieces of shattered glass and cracked windows on the bus that was towed away around 9 a.m. TORSTAR NEWS SERVICE

Fatal crash

"My primary concern today is the people who were on the bus and in the car ... (it's) an incredibly frightening incident." Andy Byford, TTC CEO

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Help shape Yonge Street of the future

Yongelove.ca survey. Looming road repairs spark push to revitalize the city's main street

Wider sidewalks, reduced vehicle traffic, more patios and cleaned-up accessible laneways are leading priorities for Yonge Street lovers participating in a survey about the future of the avenue's southernmost strip.

Since the summer, Yongelove.ca has let the public vote on their visions of the street's future, prompting them to comment on concerns from specialty food shops to public art to bike lanes.

Initiated by the Downtown Yonge Business Improvement Area, the "creative community consultation" encourages people to share stories, photos and ideas about Yonge Street on social media or in person at the colourful Yonge Love pop-up shop in College Park.

It's likely to be the least painful part of a rebuilding exercise that will begin in about two years, when water mains and utilities are slated to be upgraded on Yonge from Davenport south to the lake.

Where some will see inconvenience, other stakeholders, like the BIA and Coun. Kristyn Wong-Tam, have identified a chance for renewal.

"If they weren't coming in to rip up the road in 2016 to lay down new and superior infrastructure, this may not be the opportunity; but I would hate to think that we don't coordinate our construction. And I would hate to think that we miss this opportunity to reprogram Canada's most dynamic neighbourhood," said Wong-Tam, whose wish list includes innovative lighting and small piazzas.

Yonge Love is a way to get in front of the grumbling, said BIA executive director Mark Garner.

"You want to create the community dialogue, you want to get people energized and excited about it and talking about it," he explained. "The typical environmental assessment and process the city goes through is very focused on neighbourhood engagement. We want to get out ahead of the actual project to get a holistic, more inclusive community consultation and open it up to Torontonians."

Plans for a facelift began with 2011's Yonge Street Planning Framework, written by Ken Greenberg of Greenberg Consultants and Marianne McKenna of KPMB Architects, after a fire destroyed the former Empress Hotel.

A broader pedestrian experience seems inevitable given the anecdotal support that reflects the favourable response 2012's Celebrate Yonge pilot project garnered. That month-long program partially closed Yonge to traffic between Gerrard Street and Queen Street, installed patios at restaurants and yielded a parkette at Shuter Street.

"What we learned through that exercise was that the world was not going to fall apart if we actually reduced the lanes of traffic from four to two, because we actually created new opportunities for retail," said Wong-Tam. **TORSTAR NEWS SERVICE**

Not forever Yonge

When the Yonge Love survey ends in December, results will be synthesized and forwarded to the city.

- By early next year, planning staff should be putting out a report to recommend an environmental assessment and outline a schedule for the repairs and revitalization.

Mark Garner, executive director of Downtown Yonge BIA, outside the pop-up shop at Yonge and College, where the public can make their suggestions for what they would like to see Yonge Street become. COLIN MCCONNELL/TORSTAR NEWS SERVICE

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It's time to tackle student stress, says York U prof

Advocacy. Focus less on test scores and more on emotional health, urges Stuart Shanker

Knitting needles for troubled boys, exercise bikes at the back of a class, soundproofing headphones to block out distraction, a weighted blanket for a child who needs to calm down.

These are some of the cutting-edge classroom tools of a new campaign to fight what psychologist Stuart Shanker calls one of the toughest problems facing Canadian students from kindergarten to grad school: stress.

As science learns how linked our emotional well-being is to how we learn, governments must shift their focus from test scores to temperament, warned the York University professor and global expert on child stress. He spoke this weekend at a conference hosted by the advocacy and research group People for Education.

"The conversation in Ontario so far has been very narrow — mainly: 'How we do on Grade 3 and 6 tests compared to other countries?'" noted Shanker. "But the South Koreans, who have high scores on these tests, came in last on the latest survey of life satisfaction.

"Life is very complex; our children are exposed to stressors in everything from video games to junk food, and anxiety is one of the biggest problems in elementary schools, high schools, even post-secondary," said Shanker, noting 70 per cent of students in the Toronto District School Board said they were often anxious about their future.

Shanker is spearheading a nationwide campaign to help schools and parents dial back the stress among young learners.

TORSTAR NEWS SERVICE

Possible solutions

- A B.C. teacher introduced knitting to her class of 20 boys with behavioural problems, and found it worked wonders to calm them down and refocus.
- A Nova Scotia teacher has installed stationary bicycles at the back of class so students can go to burn off steam.

Helping hands

Shahli Hayat from the Donato Academy of Hairstyling styles the hair of a downtown apartment resident at the Homeless Connect event on Sunday at the Mattamy Athletic Centre. Hayat was among some 35 Donato students who provided more than 100 haircuts during the five-hour drop-in event to help the homeless with all kinds of services. VINCE TALOTTA/TORSTAR NEWS SERVICE

Stats

Drop in food bank use not necessarily good news

Toronto's Daily Bread Food Bank saw a decline in the number of visits it received last year — but that doesn't mean executive director Gail Nyberg is breathing a sigh of relief.

While the number of annual visits to the agency fell, use of food banks across the country is rising, particularly among singles. It remains stubbornly high for families with children.

Some economists say food bank use is also surprisingly high among people who earn minimum wage, or receive provincial social assistance and employment insurance — a sign that government policies need to be re-examined.

The Daily Bread and other regional food banks in the GTA received about 1.04 million visits from April 2013 to March 2014. That's down about seven per cent from the previous period.

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Kinder Morgan opponents can't keep a straight face

Snarling selfies.
Scores take to social media to face off with energy giant over court argument that dirty looks can be assault

Michael Haney, left, and Allison Warden pose in photos posted on Twitter with the hashtag #kmface. Scores of people are posting snarling selfies online after legal arguments made in B.C. Supreme Court last week that facial expressions constitute assault. TWITTER/THE CANDIAN PRESS

Bulging eyes, scrunched noses, bared teeth — anti-oil pipeline protesters are facing off against energy giant Kinder Morgan with the meanest mugs they can muster.

Scores are posting snarling selfies online after legal arguments made in B.C. Supreme Court last week that facial expressions constitute assault.

Kinder Morgan lawyer Bill Kaplan told the court that activists who have blocked a subsidiary pipeline builder in a Vancouver conservation area obstructed workers in part by making faces. Millions in damages are being sought.

A social media meme poking fun at the assertion has gone viral. Professed environmental advocates, random members of the public, at least one of the defendants and Vancouver Mayor Gregor Robertson have uploaded interpretative photos dubbed the "Kinder Morgan face."

Kaplan had argued the defendants conspired against Kinder Morgan, employing social media and telephone networks to harm the oil company and pipeline builder Trans Mountain as it seeks to nearly triple capacity by expanding a route under Burnaby Mountain. He entered into evidence photographs of protesters wearing facial expressions he said demonstrate anger and violence.

"One of the things I will argue is that is not only intimidation, but that is actually an assault," he said on Wednesday. THE CANADIAN PRESS

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The Brandenburg Gate stands illuminated during celebrations of the fall of the Berlin Wall on Sunday in Berlin.
SEAN GALLUP/GETTY IMAGES

Germany celebrates 25 years since the Wall fell

'Reclaiming freedom.' Anniversary marks a quarter-century since Germany declared its liberation from Soviet influence

As Germany celebrated the 25th anniversary of the fall of the Berlin Wall on Sunday, German Chancellor Angela Merkel honoured and paid tribute to those who helped bring down the Wall, calling its collapse an example of the human yearning for freedom.

On the night of Nov. 9, 1989, thousands of East Berliners streamed through the once-closed border crossings after Communist authorities caved in to mounting pressure and relaxed travel restrictions that had kept their citizens from going to the West for decades.

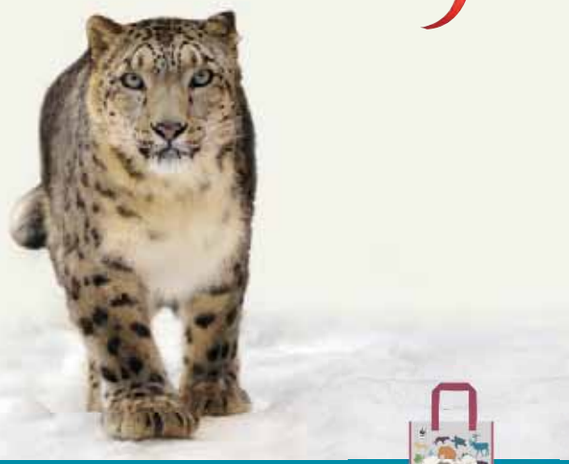
"It was about reclaiming freedom, about being citizens, not subjects," Merkel said at the main memorial site for the Wall on Bernauer Strasse.

A million people were expected to attend Sunday's festivities in Berlin.

THE ASSOCIATED PRESS

WWF

Rare beauty desperately seeks a home



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Pay for your purchase in a heartbeat via a wristband?

Pilot project.
Soon you may be able to buy things with a tap of a wristband that identifies you via your unique heartbeat

A Royal Bank wristband is used for payment in this handout photo. BLUESKY COMM/HANDOUT/THE CANADIAN PRESS

You've heard of paying retailers with the tap of a smartphone, but Royal Bank thinks shoppers are ready to take another big step: wearing payment options on their wrist.

The bank has paired with Toronto-based technology developer Bionym to test a wristband called Nymi, which identifies owners through their unique heartbeat and then lets them charge purchases to their credit card.

The device looks like a watch, and will soon grace the wrists of 250 RBC clients and staff under a pilot project in Toronto that runs through February.

Eventually, the bank hopes to roll out its RBC Pay-Band across the country.

Royal Bank is focusing more on payment technology in an effort to introduce more options, said Jeremy Bornstein, head of the bank's payments innovation operations.

"We've been keenly looking at the wearable space for quite some time," he said in a recent phone interview from the Money 2020 financial innovation convention in Las Vegas.

THE CANADIAN PRESS

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TIME TO ADMIT T.O. GOVERNMENT IS BROKEN

URBAN COMPASS

Matt Elliott
toronto@metronews.ca

Yeah, sure, John Tory was elected mayor, but that wasn't all that happened on election night in Toronto. A quick list of some other notable things:

• Of the 38 members of Toronto city council who sought re-election, only one was defeated. Just one!

• Coun. Giorgio Mammoliti, who had his pay suspended earlier this year after the city's integrity commissioner found he had breached fundraising rules, was re-elected handily. A possible conclusion? Break all the rules. No one cares!

• In Ward 12, veteran councillor Frank Di Giorgio was elected with just 29 per cent of the vote, meaning more than two-thirds of voters didn't support him. But he keeps his job anyway.

I look at stuff like this and just one word comes to mind: broken.

Toronto's municipal government is broken.

Even though they hold a tremendous amount of power, city councillors are not generally held accountable at election time for how they used that power. They're able to wield vote-splitting like a sword and incumbency like a shield. It's a potent combination that can make sitting councillors virtually unstoppable, even when facing qualified challengers.

This makes for an unacceptable status quo. It encourages complacency and dampens ambition. Councillors have little incentive to take on challenges because they know they're almost guaranteed their job for as long as they want it.

Ranked ballots, which allow voters to rank their preferred candidates, will help. I hope beyond hope that this is the last election we see conducted under the archaic first-past-the-post-system.

But I'm not sure that will be enough.

The problem with council races ultimately comes down to a lack of information. Voters don't know enough about their local representatives or the people running against them to make a qualified choice. Journalists can try to provide information, but covering 44 other elections in addition to the mayor's race is easier said than done.

So these races often come down to name recognition, which gives incumbents a huge advantage, even with ranked ballots.

There are a bunch of possible solutions.

Term limits feel like a simplistic response to a nuanced problem, but they probably would make for a better council. Political parties at the municipal level would at least allow voters to associate council candidates with a brand they're familiar with. And reducing the size of the city-wide council — while still retaining community councils to deal with neighbourhood issues — could make some council races more high profile.

I'm not yet convinced any of these are the right solution to Toronto's governance challenge, but I am convinced that a solution is what we need. Once he takes office, Tory should lead the new council to the same conclusion. The first step is admitting we have a problem.

Hurray for 7-5-3 day

A kimono-clad girl has lipstick applied during a festival at Meiji Jingu Shrine in Tokyo over the weekend. KOJI SASAHARA/THE ASSOCIATED PRESS

Children of certain ages celebrated

Shichi-go-san (7-5-3) is a Japanese festival for children who are 3, 5, and 7 years old, as the name suggests.

The official date is Nov. 15, but as it's not a national holiday, most families will hold their festivities on the nearest weekend instead.

Parents will take their children to a local Shinto shrine. There, they pray for the well-being of their children.

Usually a purification rite is also performed during the festival.

ZOOMINGJAPAN.COM

Milestones

- **Age 3.** During the samurai era, kids would have their heads shaved at birth. At 3, they were finally allowed to grow it.
- **Age 5.** Boys put on a hakama for the first time in public.
- **Age 7.** Girls began using an obi sash to tie their kimono.

Comments

RE: NDP Deputy Leader Megan Leslie says Liberals Could Have Kept 'Misconduct' Quiet, published online Nov. 8, 2014

Not a big Trudeau fan (though less of a Harper fan), but the NDP is staking out the wrong ground on this one. Seriously wrong.

I don't want to downplay the potential for harm if someone is wrongly accused, but that problem exists with all crimes, not just sexual misconduct.

Trudeau acted properly and no victims have been named.

So it kind of makes you wonder what it is that the NDP is upset about. When it finally occurs to them how stupid they look in all of this (not to mention that they are actually claiming that perpetrators of sexual harassment and assault need their privacy).

Megan doth protest too much, methinks.

Jeff200,
posted to metronews.ca

While harassment allegations are nothing to take lightly, I feel as though given the NDP's reaction to try to make political hay out of Trudeau doing the right thing is beyond contemptible.

I'm also convinced that had Trudeau tried to handle it quietly and internally, they would have attacked him for not taking the allegations seriously, and trying to cover it up.

Mulcair is coming off as amazingly greasy in this whole manufactured scandal, while Trudeau did the only thing he could — act like the leader of his party and suspend the MPs in question and be open and honest about why he was doing it. I am not sure how the women in question wouldn't feel safe by the actions taken ... they were not named, shamed, or brushed aside. Their allegations are being taken seriously and being looked into accordingly.

Baldurdash,
posted to metronews.ca

Playing politics?

I'm also convinced that had Trudeau tried to handle it quietly and internally, they would have attacked him for not taking the allegations seriously

RE: Mikhail Gorbachev Warns World 'On Brink of New Cold War,' published online Nov. 8, 2014

Russia invades Ukraine, new Cold War. America invades and destabilizes (countries in the) Middle East, no problem, they are the good guys.

chain n,
posted to metronews.ca

WE WANT TO HEAR FROM YOU:
Send us your thoughts: torontoletters@metronews.ca

metro AR

SEE THE NEWS COME ALIVE

In this issue, you can find AR enhancements on page 22 in Sports.

To see these pages spring to life, download or update the Metro News app and follow these three easy steps:

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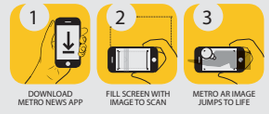

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SCENE 2

Ebooks

The World of Ice & Fire

By. George R.R. Martin, Elio Garcia, Linda Antonsson

Kindle/iBooks/Kobo

Although it lacks the intimacy of the novels, this beautifully illustrated Game of Thrones history conveys entertaining tales of incest, betrayal and clever turnarounds. Through summarized stories and lines of lineage, you get a sense of the extreme personalities involved, along with satisfying revelations about Valyrian dragons, the children of the forest and the Iron Throne. **KRIS ABEL**

Movies

Interstellar, Big Hero 6 lead way

A team of Marvel characters rocketed past a group of astronauts at the weekend box office. Disney's Big Hero 6 debuted in first place with $56.2 million US, while the Paramount and Warner Bros. space saga Interstellar was second with $50 million. **THE ASSOCIATED PRESS**

There is nothing dirty about being paid for art

Q&A. Amanda Palmer discusses her new book The Art of Asking, and her days as a street performer

LISA WEIDENFELD
Metro in Boston

Singer Amanda Palmer has had a busy few years. After splitting from her record company, she decided to fund her next album through Kickstarter. What followed was crazy crowdfunding success, a scandal about whether she was paying the amateur musicians she invited to join her onstage, a wedding to novelist Neil Gaiman and the illness of her longtime friend and confidante, Anthony Martignetti.

At the end of it all, Palmer gave a popular TED talk about how important it is for artists to be open to asking for money for their work, and now, just out, is her new book, The Art of Asking, which covers everything from her days of being a street performer to what it's like to be married to a successful novelist. (Though her book tour is just kicking off, it's not without controversy — after initially posting on Facebook that ex-CBC host Jian Ghomeshi would still be attending her Nov. 25 event in Toronto, Palmer uninvited him.)

Why do people have a hard time with the connection between art and money?
It's like the intersection of love and money. We have a romance about one, and a pragmatic idea about the other, and it's hard to see them merge. We don't like getting our art dirty. As human beings, we really compartmentalize the money department and the love department and the art department, when in fact those things are often interconnected and undeniably linked.

What made you decide to speak up about this issue?
I don't know if there was necessarily a moment when I decided to speak up about it. It was more a question of being called upon ... I despise being told what to do, and I didn't respond very positively to being bossed around by corporate labels.

So I was forced into a position of, just by necessity, running my own business and defending my decisions to people.

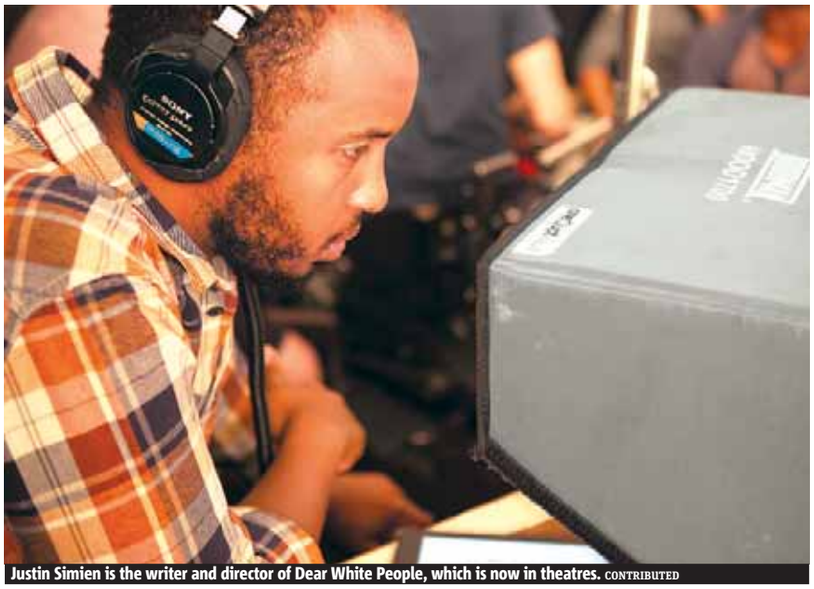
Quoted

"I really do think being a street performer gave me asking balls of steel."

Amanda Palmer, singer and author, on her early days as 'the 8-foot bride'

Are you worried people are already too aware of what you're writing about?
A lot of the stuff in the book is not stuff I've covered or blogged about. I rarely talk about my real relationship with Neil. I've rarely touched on my relationship with Anthony. I haven't talked a lot on my blog about the old days. The beginning, and my childhood, and the 8-foot bride (street performance) and that sort of stuff. ... It's a story of the course of a couple of years and what happens leading up to the Kickstarter and the ensuing controversy and Anthony's illness.

How different do you think you'd be if you hadn't been a street performer?
I don't think I'd be as open. That may be my retro, romantic opinion, but I really do think being a street performer gave me asking balls of steel ... There is an education about humanity and about perseverance that you get as a street performer that you just don't get anywhere else, because you have to just f–king deal with whatever happens to you.



Justin Simien is the writer and director of Dear White People, which is now in theatres. CONTRIBUTED

Don't judge a movie by its title — or a director by his subject matter

Movies. Justin Simien, the man behind the award-winning Dear White People, talks reactions to his debut and Spike Lee comparisons

NED EHRBAR
Metro World News in Hollywood

Writer and director Justin Simien has been getting plenty of attention since his debut feature, Dear White People, premiered at Sundance in January — and snapped up the Special Jury Award for Breakthrough Talent. The film takes a fun, satirical look at race relations on a contemporary Ivy League campus and has sparked a lot of conversations — and more than a few Spike Lee comparisons.

Can you sum up how the past, let's say, nine months of your life have felt?
It's been weird, man (laughs). It's been nine years on this project in particular, and for it to come together and for people to be actually interested in talking to me and talking about the movie and reacting to it, it's kind of weird to take in.

But it's cool and it's very gratifying, especially to see the conversations — at least the positive conversations — that the movie provokes in people that have actually seen it.

What about some of the more negative conversations?
Most of the negative stuff comes from people who haven't seen the movie, people who are just reacting to the title of it or what they think the movie might be about it.

But I think my favourite explanation from it is from this woman named Rachel Walker, who's a professor, who said that when people are confronted by the complaints or thoughts or feelings of the minority or the other, they have to sort of go through the stages of grief.

And some people tend to stay in anger and denial a little bit longer than we hope for them to, but at least they've begun the process.

So I can only hope that's what it is that I'm seeing. Because when you're on the Internet, people can be kind of vicious.

Even if they know who you are, they can be kind of vicious.
Well, they know who I am. I have no idea who they are. Their icon is just, I don't know, Raven-Symoné smoking a cigarette. There's no way to tell who these people are.

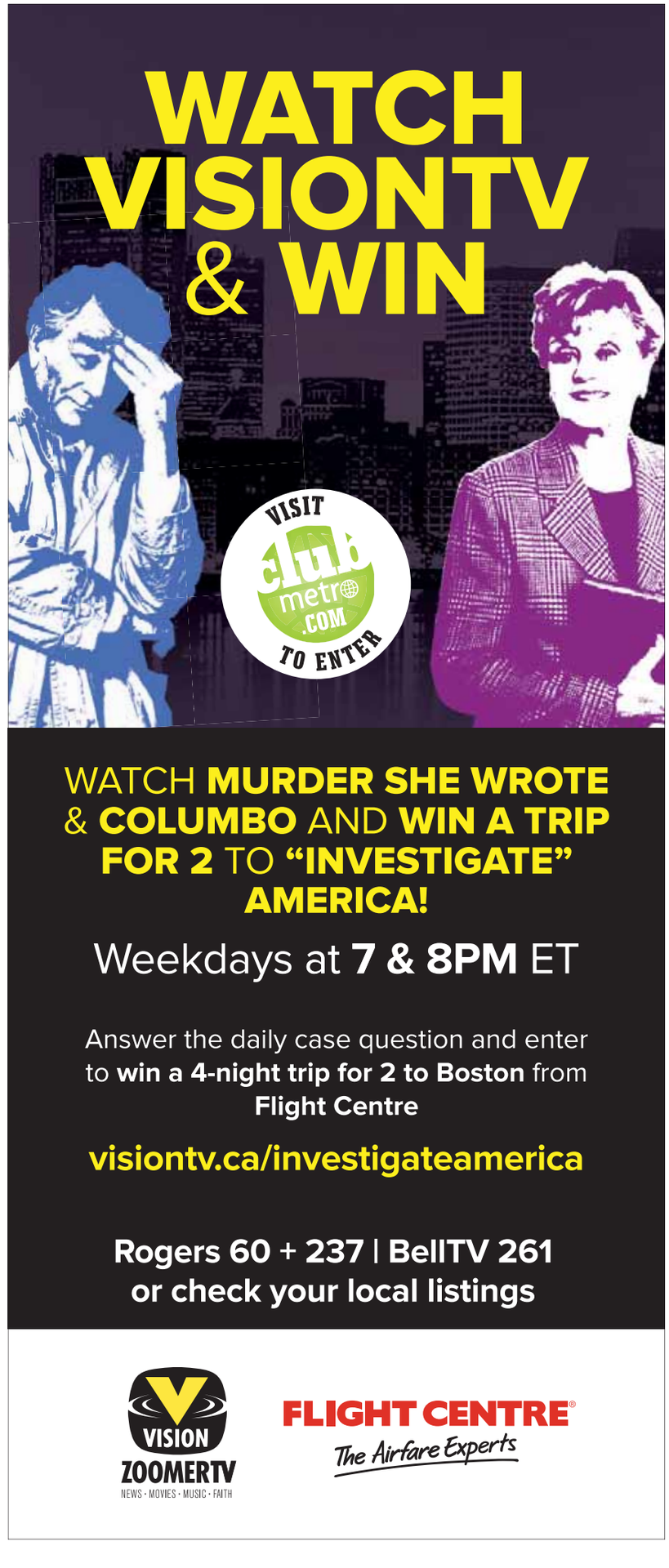
What do you think of the possibly somewhat reductive Spike Lee comparisons?
I mean, it is lazy, but I have to say it's also really flattering because Spike's my hero, and the movies they're referencing, School Daze and Do the Right Thing, are iconic films for me as a filmmaker and as a black person who likes movies.

The movie is very referential, I kind of make no bones about that, but I don't think people are comfortable saying, "Oh, this is the new Bergman" — which I'm not, by the way.

But I think it naturally occurs to people that filmmakers of colour go in one category, and gay filmmakers and women go here, and everybody else is just cinema in general. And they can be compared to all kinds of people.

So I don't know. On a certain level I totally get it and welcome it, but on another level I'd love to see what people think of me after I have a couple of films under my belt so they can really get a sense of what kind of filmmaker I'm going to be.

Like, what is a Justin Simien film? I only made one, so it's hard to say.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Lisa Kudrow was as surprised as anyone when HBO revived The Comeback, her 2004 series that was cancelled after one season. THE ASSOCIATED PRESS

TV. Kudrow revives role as a washed-up actress

Lisa Kudrow has no problem slipping in and out of her character Valerie Cherish when talking about the return of The Comeback. (The HBO series follows Cherish, a washed up actress desperate for fame and relevance, who is filming a reality TV show).

The show aired for just one season in 2004, with some critics suggesting it was ahead of its time — a concern shared by co-creator Michael Patrick King, Kudrow says.

"We were working on it and (King) went, 'What if we're too far ahead? That's not good.' I said, 'What are we gonna do about it now? There will be other seasons and then they'll catch up.'"

When Kudrow found out HBO was interested in bringing back the comedy, she was as surprised as everyone else. "A year ago? Never would have thought," she says.

They decided to do six episodes and pick up nine years later, because the idea of continuing as if no time had passed was "ridiculous," she says.

In the new season, Valerie has hired some USC students to shoot a pilot for a reality show that she's going to present to Andy Cohen for Bravo. In the years that have passed, she hasn't worked much, just guest-starred on a crime drama, participated in student films and starred in an infomercial for hair dye.

Cherish is often humiliated and embarrassed by people around her who don't take her seriously. Kudrow says some people are taking that way too personally.

"I was like, 'I don't know why you're taking it so hard. She was OK. Didn't you see she was OK? This is a person in denial. It's a wonderful tool," she laughs.

The Comeback airs Sundays on HBO at 10 p.m. ET/PT.

THE ASSOCIATED PRESS

Quoted

"She was OK. Didn't you see she was OK? This is a person in denial. It's a wonderful tool."

Lisa Kudrow, The Comeback, on her actress character's battle to be taken seriously

Gotti lads are all grown up, 10 years after surprise hit

Television. Reunion special revisits mobster daughter's family, a decade after she first invited viewers into her Long Island home

From left, Carmine, Victoria, John and Frank starred in the reality series Growing Up Gotti a decade ago. Now the family is reuniting for a one-hour retrospective. THE ASSOCIATED PRESS FILE

It seems like only yesterday, or could it be a decade, since Growing Up Gotti was lending an ear to the fortissimo life of mobster daughter Victoria Gotti and her three boisterous lads.

Now A&E is bringing back the family for a one-hour retrospective, inviting viewers to revisit the Long Island manse for reminiscing and vintage clips from the series (which aired in 2004-'05).

Victoria, now 51, is still the dolled-up matriarch, while sons John and Carmine are all grown up and no longer so reliant on hair gel and swagger. (But domestic drama remains: Youngest son Frank, 24, blew off the retrospective taping, claiming illness, according to the network.)

She still considers herself a writer by trade — she is a bestselling author and was a columnist for the New York Post — but her wayward career has also found her competing on Celebrity Apprentice and starring in an off-Broadway musical.

Nonetheless, she spent life before the show chiefly known as a daughter of John Gotti, the late Dapper Don. So, a decade ago, she allowed cameras into her home in an effort to recast her identity.

But when the first round of filming was complete and the premiere date loomed, she became physically ill.

"The apprehension, the anxiety! I remember thinking, 'Just let it come out. One, maybe three episodes will air. It'll be a complete flop. Three people will tune in. Then we'll be done!'"

It didn't turn out that way, and when the series became an overnight hit, she asked herself, "Now what?"

What happened was a blast, she says. "I think it's one of the better decisions I've made, and I got to work with my kids. What better job for a working single mom?"

The series also fulfilled Gotti's goal of presenting herself not as the daughter of a legendary wiseguy, but as a liberated woman raised by a devoted dad: "He and my mother, they were great!"

Victoria is a personality who doesn't hold back, as reflected by her frequent reminder: "What you see is what you get."

But one thing you don't see is her professed preference for dressing down. She's no committed glamour-puss, she insists, despite being swathed in mink with her platinum tresses spilling nearly to her waist.

"This is not me. This is playing dress-up," she declares. "When I'm home, I don't wear makeup and I lounge around in sweats."

Long divorced, she was seen playing dress-up to the max on the show, as she suffered through dates with insufferable men. So how's her romantic life these days?

"Quiet. Very quiet," she says with a laugh. "You couldn't believe how quiet. But I think the right men are afraid. I hear it a lot, 'You're such high maintenance.' No, I'm really not! And I get the other end of that, 'You're too smart and savvy for me.' No, I'm really not!

"I'm cool! I'm fun! But all the wrong guys hang around. So I'm usually home on Saturday night. My sons and their girlfriends are, too. We watch a movie, and there's Rocky Road (ice cream)."

Not that she's complaining. More than once she says she wouldn't change a thing. "Regrets? None. Surprises? Lots," she says, then muses, "I was most surprised that this thing caught on!"

THE ASSOCIATED PRESS

Show time

Growing Up Gotti: 10 Years Later airs Monday at 9 p.m. EST on A&E.

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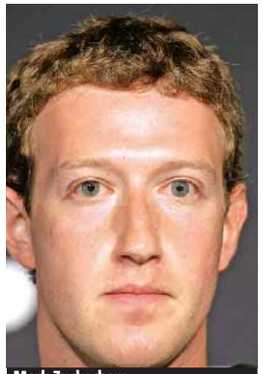
Unreel: Zuckerberg never clicked 'like' on Facebook flick

In not-so-surprising news, Mark Zuckerberg didn't enjoy watching The Social Network. The topic of the David Fincher-directed, Aaron Sorkin-written film about the founding of Facebook came up during a live Facebook Q&A recently when an audience member asked Zuckerberg how accurate the movie was.

"Wow, I haven't spent a lot of time thinking about that movie in a while. I kind of blocked that one out. It was a very interesting experience to watch a movie that was supposedly about my life," Zuckerberg said. "They went out of their way in the movie to try to get some interesting details correct, like the design of the office, but on the overarching plot, in terms of why we're building Facebook to help connect the world, or how we did it, they just kind of made up a bunch of stuff that I found kind of hurtful."


Mark Zuckerberg
ALL PHOTOS GETTY IMAGES

That's a wrap: Sorkin says he's throwing in towel on TV world

Speaking of Aaron Sorkin: Hey, did you like the premiere of the final season of The Newsroom? Well, enjoy it, because that's all the Aaron Sorkin-created TV you're getting. The man behind the West Wing, Sports Night and Studio 60 on the Sunset Strip says he's taking his show-running ball and going home. "I know the whole 'Never say never' stuff, but I'm pretty certain I'm about to write my last three episodes of television," Sorkin tells the L.A. Times. "I've had much more failure, as traditionally measured, than success in television. I've done four shows, and only one of them was the West Wing." So if you need your fill of cantankerous, hard-nosed angels fighting injustice with giant vocabularies alongside female colleagues who are always wrong and disastrously preoccupied with their love lives, you'll just have to turn to Netflix.

Aaron Sorkin

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

Pop goes the week

Not so Grande in the gift-giving department

STARGAZING
Malene Arpe
scene@metronews.ca

Somebody keeps sending Ariana Grande bad gifts, including a 20-kilogram pumpkin, Yankee candles, dog and cat calendars, a three-piece mirror set from Kmart and a $200 anklet from Kay Jewelers. Surprisingly, it's a 29-year-old old guy — and not your aunt who watches way too much Wheel of Fortune and names all the squirrels and sparrows in her garden.

Gwyneth Paltrow's GOOP is reportedly $1.86 million US in debt. Don't worry too much. It's linen-wrapped, monogrammed debt.

Amal Alamuddin has been nominated for a British Style Award. She's a nominee in three different categories: Best Dress Worn While Marrying George Clooney, Best Fancy Hairdo While Standing Next to George Clooney and Cute Shoes.

Jennifer Lopez admits that Ben Affleck was her first big heartbreak. Mine, too. But that was mostly because of Daredevil.

Iggy Azalea accidentally flashes a group of 13-year-olds while performing at a Bar Mitzvah. Today you are man who has already seen way too much.

Andy Dick

Chain reaction: Andy Dick arrested after alleged jewelry theft

Andy Dick is in trouble with the law, which I know really shouldn't count as news, but there you go. So what did the ever-volatile comic do this time? Dick allegedly stole a necklace from a man after an encounter on Hollywood Boulevard last week, according to TMZ. That encounter apparently consisted of Dick riding up to the guy on his bicycle and asking if he could see his chain, reportedly valued at $1,000. Recognizing Dick as a famous person, the guy said yes, at which point Dick took it and rode away. The owner of the necklace reported the theft, and cops spotted Dick this weekend — also while tooling around on his bicycle — and nabbed him. He was released on $25,000 bail. I'm hoping his legal team goes with the "It's Andy Dick, what did the guy expect to happen?" defence.

Twitter

@IJasonAlexander
Okay, I just bought Taylor Swift's Shake It Off. I don't care if I am a 14 year old girl — I like it!

@bobsaget
Thinking of legally changing my name to #Oreo-Churros.

@SarahKSilverman
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Meet The Cat in the Hat FRI. NOV. 14 3:00 P.M. SAT. NOV. 15 1:00 P.M. SUN. NOV. 16 2:00 P.M.
Meet The Berenstain Bears Family! SAT. NOV. 15 11:00 A.M. SUN. NOV. 16 10:00 A.M. SUN. NOV. 16 1:00 P.M.
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LIFE 3

Five key things to consider before you begin investing

Stock market. The world of investing is a sexy place, as long as you know the risks and understand what you're getting into

GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

Before jumping into the complicated world of investing, do your homework and set up a practice account to help you understand the process. ISTOCK

Much of the personal finance media coverage is focused on the world of investing. It's sexy. A lot sexier than telling people to live within their means (jeez!), get their debt paid off (ugh!) or make a will (sigh).

A question I often get relates to how to step into the world of investing. I'm an investor. You should be, too. But not until:

1. All your consumer debt is gone. If you're carrying consumer debt, it's because you're spending more money than you make. Job one is to plug the holes and get debt paid off. No investment is going to return you more money than eliminating your consumer debt.

2. You are living within your means. That means knowing the difference between wants and needs. If investing is important, you'll need money to do it. So what are you not going to buy so you have the money to invest? Investing also takes discipline. Go screaming from the investment world at exactly the wrong time and you'll make paper losses into real losses. Fail to set your sell-point, and greed may take over where common sense should rule.

Want to know if you've got the discipline to be an investor? If you're not living on a budget, you're not ready.

3. You understand what you're thinking of buying. There's an investment option for every kind of investor, but you must know what you're buying before you buy. Would you buy a car without knowing how to drive? So why would you buy an investment without knowing how it makes money, or how it can lose money?

If I had a nickel for every time someone told me they'd bought a mutual fund but couldn't tell me what was in that fund, I'd be able to buy myself a bank! If you can't explain it to a 12-year-old, you don't know it well enough to buy it.

4. You match your investment and your time horizon. Short-term money — money you'll need in less than five years — needs to stay liquid, since you don't have enough time to wait for markets to recover should they dip.

Long-term investing means being prepared to leave the money there for more than a decade. If markets take a turn, you have the time to ride out the ups and downs.

Choosing an investment that matches your investment time horizon is important. And so is adjusting your investments as your time horizon changes.

5. You understand that all investing has risk and that the greater the potential return, the higher the risk you'll be taking.

If you aren't comfortable taking risk — if the idea of watching 30 per cent of your investment portfolio evaporate overnight makes you crazy — then you need to choose investments that will let you sleep at night. No, you won't have the spectacular returns of those who fear nothing and take a leap into speculative investments. But you won't have the losses, either.

If you've got the stomach, and the money, to go big or go home, the world of investing is huge and you're limited only by your knowledge. If you're a more conservative investor, don't apologize or feel embarrassed for being a chicken. Stay true to your risk profile and you will be happy watching your eggs pile up slowly.

Want a great way to dip your toes into the world of investing without taking any risk, so you can learn without any pain? Build a practice portfolio and watch what the investments do and how you react.

Choose 10 investments you'd consider buying and track how they perform. Watch what happens and how you feel about the changes as your practice portfolio fluctuates in value. When you're comfortable, you can put some real money into the mix.

Some people see the stock market as a game. Some people see it as gambling. It's neither. Nor is it for everyone.

You'll know you're ready to be an investor when you've got a solid financial foundation (no debt, an emergency fund, a spending plan) and you understand the options you're considering well enough to feel completely comfortable buying them. Even a twinge of doubt means you're not yet ready.

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Mommy, Daddy, welcome to my desk

Career. Adult children showcase changes to the workforce on Bring In Your Parents Day

LinkedIn employee Catherine Fisher, right, chats with her mom Deanna Hatch during the company's second annual Bring In Your Parents Day. MARCIO JOSE SANCHEZ / THE ASSOCIATED PRESS

Teach us all you know

LinkedIn views parents' day as another way to help its 6,000 employees tap the knowledge of earlier generations.

- Research commissioned by the company found that nearly two-thirds of U.S. workers believe their parents have advice to give that could help further their careers but haven't yet shared it. On the flip side, about 20 per cent of the parents surveyed said they are reluctant to pass along their wisdom because they don't know enough about their children's careers.

Seta Whitford-Stark was dumbfounded last year when she found out her daughter Amy quit her job at an employee-recruiting agency to work for LinkedIn, an Internet company that Seta had never heard of. Amy tried to explain what the online professional networking service did, but Seta couldn't quite grasp the concept or why the 29-year-old would want to work there.

"Oh my God, what has she gotten herself into?" Whitford-Stark, now 73, recalls muttering to herself.

Then she got to observe Amy and her colleagues in action at LinkedIn Corp.'s New York office and came away with a much better understanding of her daughter's career.

Whitford-Stark participated in Bring In Your Parents Day, joining thousands of parents at companies around the globe in an event that gives workers a rare opportunity to showcase the cultural and technological changes that have transformed the modern workplace.

Conceived by LinkedIn last year, more than 50 companies and other organizations in 16 countries are now embracing this generational spin on the take-the-kids-to-work craze that began a couple of decades ago.

Companies realize that some parents who once tried to enlighten their kids by letting them tag along at work may be confused about what their now-adult children do.

"The first reaction when you hear about this is, 'Really, bring your parents to work? Is that really something you should be doing?'" says LinkedIn Corp. CEO Jeff Weiner. But it makes sense, he says, once you have given it a try.

"Once you have done it and see how meaningful it is, it helps us all speak a common language in terms of how the world is working today."

Joe Hirz, 65, was pleasantly surprised by how much freedom LinkedIn's workers seemed to have while he accompanied his daughter, Jill Hirz-Jones, to LinkedIn's inaugural parent's day at the company's Mountain View, Calif. headquarters.

It was a stark difference to his 45-year career as an auto mechanic, a job that required him to account for his whereabouts and activity virtually every minute of his shift.

Pluses of the project

"Once you have done it and see how meaningful it is, it helps us all speak a common language in terms of how the world is working today.

LinkedIn Corp. CEO Jeff Weiner on the benefits of Bring In Your Parents Day

Getting an inside glimpse of LinkedIn also gave Joe, who didn't have a television set at home until he was 10 years old, a better understanding of how technology has changed the way people find jobs today.

More than 332 million people have set up profiles on LinkedIn pages where they share their career accomplishments, turning the service into a popular way to connect employers with talented workers.

"In my era, jobs came through word of mouth from your friends or in classified ads in newspapers," Joe says. "Now, it seems like you can get information almost immediately on a phone, including finding a job just about anywhere in the world."

Jill, 29, says it's now much easier to discuss work with her dad after last year's visit gave him a window into her corporate communications job.

"For him, working in a garage, communications meant speaking really loudly so everyone could hear him," Jill says. "Now, it's easier for him to understand when I am talking about a challenge on our communications team."

Some companies participating in Bring In Your Parents Day may be motivated by more than enlightening parents, says Brad Sago, a Wheaton College professor of business and management who specializes in generation-gap issues.

"Getting parents on their team is another way for companies to build brand equity," says Sago. "They are creating a company advocate, which is important because these parents are still influential in many children's lives."

As an advertising executive, Stoddart is unabashed in his desire to sell parents on the merits of working at Leo Burnett.

"We want our best employees to stay with us and parent advice is often involved in some of those big career decisions," Stoddart says. "So, it's OK with me if a parent says, 'Gee, I love that place, Leo Burnett. Why are you looking around?'"

Seta Whitford-Stark says she just wanted to see that Amy is thriving in her career. That mission was accomplished, though she still isn't sure about all the technology that powers LinkedIn's service.

"Everybody seemed to know all about computers except me," says Seta, a retired high school teacher who now substitutes.

Amy is hoping to give her mother an even deeper understanding of her job as a senior relationship manager when Seta returns for another session of Bring In Your Parents Day. If everything goes well, Amy says she may even try to set up Seta with her very own LinkedIn page.

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Lessons from the desert

Propose a new purpose when your pursuit has reached its pinnacle

LESSONS FROM THE DESERT
Stéfan Danis
life@metronews.ca

The severe market crash in October 2008 changed my life. I started running to regain my health, both emotional and physical. Shortly after I took my first steps, I ran the Gobi March in China in June '09, followed by the Atacama Crossing in Chile in '10 and the Sahara Race in Egypt in '11. In this post, I share a lesson learned from my experience running deserts.

After success is achieved, it brings into view the type of 'Why?' or 'Now what?' reflections that can lead to complacency, or even self-sabotage. If this is occurring in your world, look to invent a new purpose.

Over the last five days, our team of three has been competing in a multi-day foot race in Antarctica. On the first day, we took the lead in the team category and finished seventh overall in the general classification, which includes all the individual runners. Days 2-4 and 20 more hours of racing later, every minute counting, we gave all we had, given the stiff competition.

On the final day of the race, still leading, our mental calculation yielded that by the fifteenth kilometre, there wouldn't be enough distance left for the second-place team to make up the time they had lost to us.

With victory in the bag, overwhelmed with having gotten it done, I started reflecting on the hundreds of hours of training that had led up to this point.

Almost simultaneously, my teammates and I all got a neural signal that went something like this: "You're done. You can stop competing now!"

It keeps you running

It was time to reframe the race, and invent a new purpose to continue to give our best until the end.

As you might predict, our pace slowed down and our bodies started to hurt, even though there were still hours of running left to complete the final stage.

It was time to reframe the race, and invent a new purpose to continue to give our best until the end.

We discussed it as we walked, while being overtaken by much of the field. What should we run for? Our team was in eighth place overall; never before had a team finished among the Top 10 in this race. We agreed to run for that. Five kilometres later, we mentally calculated that that goal, too, was in the bag. What now?

With 25 countries represented, my friend Ernie and I clued in that we were first among Canadians by the narrowest of margins. As a point of pride, we agreed to run hard for that.

The finish line is safely in your sights, but this is not the time to slow down. Conjure a greater reason to keep going.
ISTOCK

I later realized I was leading the 50+ age category, which I might be able to hold if I ran with full force for another two hours.

None of these incremental goals carried a medal; albeit meaningless on the surface, each gifted us a newfound energy to replace the hurt we all had so we could continue with all cylinders firing until the very end.

Once we reach our first success milestone, sometimes we need to invent new reasons to push ourselves to redefine what our best is in order to reach new highs.

STÉFAN DANIS IS THE CEO OF NEXCAREER AND MANDRAKE, AND THE AUTHOR OF GOBI RUNNER.

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WE ARE HUMBER

Still haven't jumped on the quinoa bandwagon? There's always room

Lake Trout and Quinoa Pilaf with Sweet Potato and Cranberries. This meal comes together quickly

ROSE REISMAN
For more, visit rosereisman.com or follow her on Twitter @rosereisman

The flavours of sweet potatoes, dried cranberries and maple dressing go so well for this fall quinoa dish.

Quinoa is a hearty grain that's considered a complete protein and a complex carbohydrate with a low glycemic index. It's also gluten-free.

It's best to rinse your quinoa before cooking to eliminate the taste of the saponin, which can be bitter.

I also like to cook my quinoa in a vegetable or chicken stock for added flavour.

Lake or salmon trout is a cross between both fish. It has a milder flavour and lighter texture than salmon and is also lower in calories and fat.

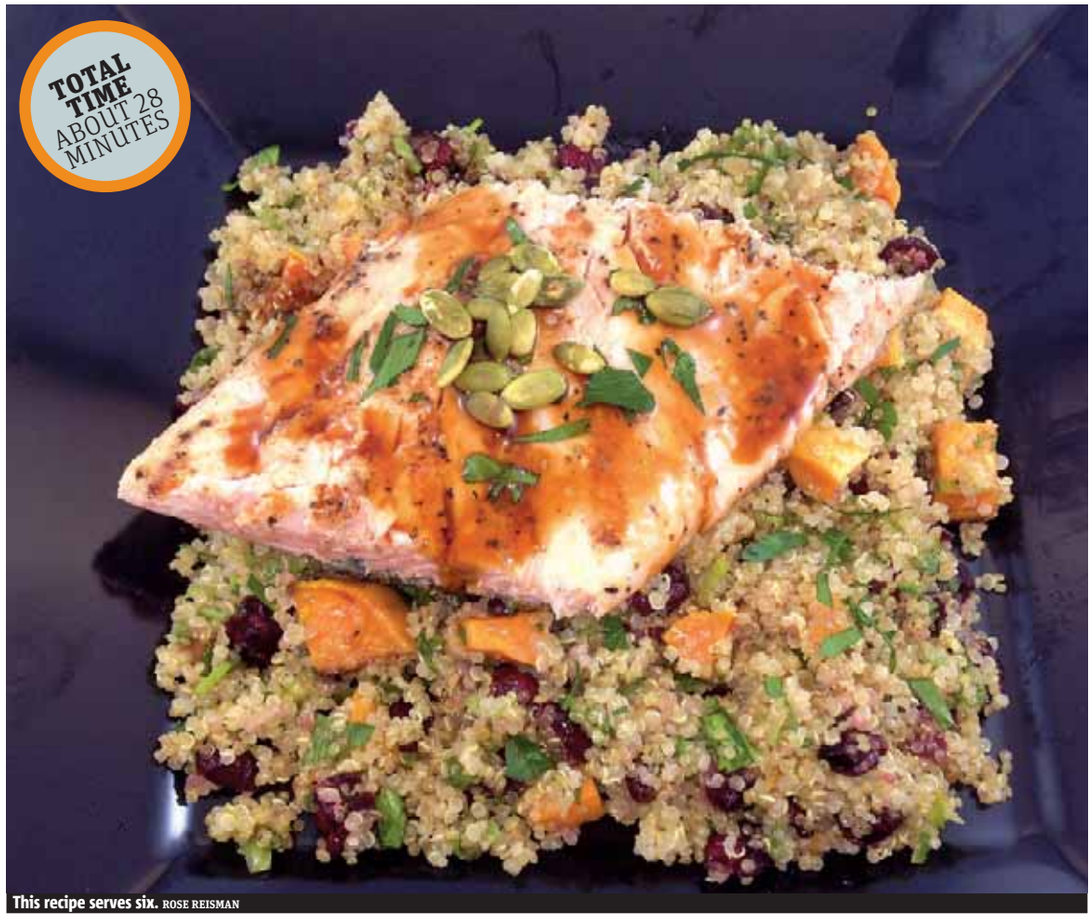
You can also use rainbow trout fillets.

The trout matches perfectly with the quinoa pilaf.

Nutritional information

Per serving

- **Calories.** 403
- **Carbohydrates.** 42 g
- **Fibre.** 4 g
- **Protein.** 5.6 g
- **Total fat.** 11 g
- **Saturated fat.** 2.3 g
- **Cholesterol.** 66 mg
- **Sodium.** 554 mg



This recipe serves six. ROSE REISMAN

Directions

1. Preheat oven to 425 F. Spray a baking sheet with vegetable oil. Place sweet potato cubes on sheet and roast for 15 minutes or just until tender.

2. Meanwhile, bring quinoa and stock to a boil, cover and simmer on lowest heat for 15 minutes. Place in serving bowl with sweet potatoes and remaining salad ingredients.

3. Dressing: Combine ingredients and add to quinoa salad.

4. Fish: Either grill or bake fish at 425 F for about 5 to 8 minutes or just until opaque. Serve over top of quinoa.

5. Glaze (optional): Combine ingredients in small sauce pan. Bring to a boil, then turn heat to low and simmer for 3 minutes or just until slightly thickened. Drizzle over fish.

FLASH FOOD

From your fridge to your table in 30 minutes or less

Ingredients

Salad
- 1 medium sweet potato peeled and cut into cubes
- 1 cup uncooked quinoa
- 1 1/2 cups chicken stock
- 1/2 cup dried cranberries
- 1/4 cup diced green onions
- 1/4 cup chopped cilantro or basil
- Salt and pepper

Dressing
- 1/2 tsp minced garlic
- 1/4 tsp Dijon mustard
- 1 1/2 tsp apple cider vinegar
- 4 tsp maple syrup
- 1 1/2 tbsp olive oil
- 2 tsp lemon juice

Fish
- 1 1/2 lb lake or salmon trout
- Salt and pepper

Glaze (optional)
- 1/4 cup low-sodium soy sauce
- 1/4 cup maple syrup
- 2 tsp cornstarch

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CREDIT EDUCATION WEEK

Your future finances

Credit Education Week focuses on helping you reach financial goals

SHUTTERSTOCK PHOTOS

Are you having problems getting your finances in order?

You aren't alone, according to a new survey on personal finance.

The research was commissioned by Credit Canada Debt Solutions and Capital One Canada in a lead-up to the eighth annual Credit Education Week.

Credit Education Week Canada (CEWC) is a national initiative that puts the spotlight on financial literacy and the importance of credit education. It kicks off today with events — from workshops to contests — across the country.

With a nod to the survey results, the theme of CEWC is Failure To Launch, which was a 2006 movie about a 35-year-old man who still lives at home).

The survey showed that many young Canadians are having problems getting their finances in order. Specifically, the millennials, the children of baby boomers and gen-Xers, who are finding it most challenging to gain financial autonomy.

The top three obstacles, according to the research, are: Lack of earning power (35 per cent); unemployment (31 per cent); and lack of budgeting, planning and saving (28 per cent).

There is also pressure to appear financially successful on social media. Fifty-one per cent of Canadians are afraid someone may find out about their financial challenges online.

"We understand that this trend is not only prevalent, but it can be emotionally taxing for many young Canadians trying to achieve financial success," says Laurie Campbell, CEO of Credit Canada Debt Solutions.

At the same time, the survey of 800 Canadians of all ages provided some encouraging news — those having problems with their finances are determined to turn things around.

While three-quarters admit to making mistakes with their money, they also believe they will fully recover from any financial setbacks.

Credit Education Week provides events, workshops and presentations on personal finance and how to make responsible decisions and reach financial goals.

There are several fun contests, too.

A Grade 12 essay contest invited students to share, "What is the dumbest thing you have ever done with your money and what did you learn from it?" Winners will be announced Thursday 13 at the CEWC dinner gala at the Royal York Hotel.

Another contest invited adults to, "Tell us your money mistake."

A Twitter contest, sponsored by Credit Canada, asked followers to, "Show us your money face."

For more information about Credit Education Week, visit cewc.ca.

– Ylva Van Buuren

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HOW TO IMPROVE YOUR FINANCIAL LITERACY

It might not surprise you that half of Canadians do not have a household budget. But it might shock you to learn that the ratio of household debt in Canada grew to 163 per cent of annual income in 2014 from 93 per cent in 1990, according to Statistics Canada.

"Higher debt levels and lower savings rates show that many Canadians need some help with their money management skills," says Jane Rooney, the country's first posting as financial literacy leader.

Rooney is commissioned to lead the development of a national strategy with input from the private, public, and non-profit sectors. The strategy is expected to be published in 2015.

"Financial literacy can be a powerful, positive market force because well-skilled consumers contribute to a strong economy. This is why, during Financial Literacy Month every November, organizations from the private, public, and not-for-profit sectors across the country have planned activities and events to help build these skills such as how to manage savings, plan retirement, and reduce debt."

> ***"FINANCIAL LITERACY CAN BE A POWERFUL, POSITIVE MARKET FORCE BECAUSE WELL-SKILLED CONSUMERS CONTRIBUTE TO A STRONG ECONOMY."***
>
> ***– Jane Rooney, Canada's first financial literacy leader***

A study conducted by the Financial Consumer Agency of Canada (FCAC) showed that after participating in a workshop called Financial Basics, participants were better at meeting their money management goals and keeping track of financial information. The workshop was developed by FCAC and the Investor Education Fund.

"Financial literacy programs make a difference and my role is to help Canadians find resources to improve their knowledge, skills and confidence so they can make responsible financial decisions," Rooney says.

Additional information, including a calendar of financial literacy events, is available at itpaystoknow.gc.ca/flm.

– News Canada

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Right tools, support can provide a positive impact

The theme of this year's Credit Education Week Canada is Failure To Launch, which was a 2006 movie about a 35-year-old man who still lives at home.

When it comes to the "failure to launch" trend, where you live in Canada seems to make a bit of a difference. According to research, people living in Eastern Canada are less likely to experience challenges moving out (four per cent) than those in Ontario (six per cent), Quebec (10 per cent) and Western Canada (nine per cent).

But no matter where you live, it's important to have a financial plan in place.

"It is heartening to see that the right tools and support can have a positive impact on Canadians looking to succeed, says Shane Holdaway, president, Capital One Canada.

Credit Canada Debt Solutions and Capital One Canada offer these tips for financial success:

- Develop a detailed financial plan with short-, medium- and long-term goals;
- Find a mentor or life coach who can help you achieve change;
- Share goals with others — for affirmation and support;
- Be realistic about expectations;
- Track your progress in a journal;
- Reward yourself for taking small steps.

– Ylva Van Buuren

NBA

Heat keep upper hand vs. Mavs

Luol Deng scored a season-high 30 points, Chris Bosh and Dwyane Wade added 20 apiece and the Miami Heat stayed perfect against Dallas since the 2011 NBA Finals with a 105-96 victory over the Mavericks on Sunday night.

The Heat have won seven straight regular-season games against the Mavericks since Dallas took three in a row in the finals to capture its first championship.

Deng, an off-season acquisition, made 13 of 19 shots from the field with five rebounds and four assists as the ball-moving Heat shot 55 per cent to 42 per cent for Dallas.

Monta Ellis led the Mavericks with 23 points.

THE ASSOCIATED PRESS

ATP Finals

Federer gets his revenge on Raonic

Milos Raonic could not duplicate his upset win over Roger Federer.

Raonic fell 6-1, 7-6 (1) to Federer on Sunday in group play at the ATP Finals. The match came two weeks after Raonic upset the 17-time Grand Slam champion at the Paris Masters quarter-finals.

In other matches, Japan's Kei Nishikori beat home favourite Andy Murray 6-4, 6-4, and in doubles action Toronto's Daniel Nestor and partner Nenad Zimonjic lost their first match 6-3, 7-5 to Croatia's Ivan Dodig and Brazil's Marcelo Melo.

THE ASSOCIATED PRESS

Raptors have their way with 0-for-76ers

NBA. Toronto improves to 6-1 against winless division rival, keep perfect home record intact at 5-0

On Sunday

120	88
Raptors	76ers

When DeMar DeRozan scored on a spectacular 360 layup Sunday night, he couldn't help but smile.

DeRozan poured in 24 points on a veritable smorgasbord of shots to lead the Toronto Raptors to a 120-88 rout of the hapless Philadelphia 76ers, improving their Eastern Conference-leading record to 6-1.

Terrence Ross added 17 points, while Lou Williams finished with 16. Kyle Lowry had 14 points, while Greivis Vasquez chipped in with 13, and Jonas Valanciunas had 12 in Game 2 of Toronto's seven-game homestand.

Tony Wroten had 18 points to lead the woeful Sixers (0-7), the NBA's worst team. Chris Johnson finished with 16.

Toronto is a perfect 5-0 at home, and has the luxury of playing five more in a row at the Air Canada Centre.

The Raptors, who began the night a half game ahead of Washington and Chicago for first in the East, got off to a strong start for the second straight game, taking a 19-point lead in the opening quarter and never taking their foot off the gas.

Toronto led 88-63 with one quarter to play in what wasn't the most entertaining of games in front of an ACC crowd of 18,470 that included a bespectacled Drake.

Ross, in his second strong game, drained a three with five minutes to play to give the Raptors a 113-72 lead. The second unit played the final five minutes of mop-up time, but showed no mercy. And when James Johnson threw down a massive dunk with 2:32 to play, it put Toronto up by 41 and brought the fans, the players on the Raptors bench — and Drake — to their feet.

The fans ushered the team off the court with a standing ovation.

Philly, which is heading in the opposite direction of Toronto, has now lost 70 of their last 86 regular-season games.

THE CANADIAN PRESS

Quoted

"It's great for the fans. It's great for the players to see that, but it's not the most important thing right now. Our most important thing is developing a consistent personality."

Raptors head coach Dwane Casey on his team sitting atop the Eastern Conference standings

Raptors guard Kyle Lowry attacks the basket against K.J. McDaniels of the 76ers at the Air Canada Centre on Sunday night. The Raptors won 120-88.

RICHARD LAUTENS/TORSTAR NEWS SERVICE

Milanovich expects to stay captain of the ship

Head coach Scott Milanovich led the Argos to an 8-10 record this season.

GETTY IMAGES FILE

Toronto Argonauts head coach Scott Milanovich says he's not looking to jump ship.

Speculation regarding Milanovich's future has swirled for months amid reports he'd become frustrated with the Argos constantly having to travel to different practice sites before moving into a permanent facility at Downsview Park in September. But on Sunday after Toronto had been eliminated from playoff contention, Milanovich said he intends to return in 2015.

Falling short

The Argos beat the Redblacks 23-5 at Rogers Centre on Friday night but were eliminated from post-season contention on Saturday when the Tiger-Cats defeated the Alouettes 29-15.

"I don't expect anything to change," Milanovich said. "I know Jim (GM Jim Barker) will meet with (Argos president) Chris Rudge, then Jim and I will sit down and speak about their vision for this organization and where I fit in that.

"In my mindset I'm going to be here and if for any reason that changes we'll address it then."

Barker said Milanovich's future isn't an issue in his mind.

"Scott's under contract for next year," Barker said. "Things always happen that you don't expect, but at this point everything is moving forward." THE CANADIAN PRESS

4 SPORTS

Cowboys QB Tony Romo completed 20 of 27 passes for 246 yards against the Jaguars on Sunday in London, after missing two weeks with two broken small bones in his back. Scan the image with your Metro News app for more results from around the NFL. CHARLIE CROWHURST/GETTY IMAGES

NFL. Romo returns to lead Cowboys to win in London

Boosted by Tony Romo's return, America's Team became an international success.

Sidelined for one week because of a back injury, the Dallas Cowboys quarterback starred in the team's first regular-season game outside the United States, throwing three touchdown passes Sunday in a 31-17 win over the Jacksonville Jaguars.

"We had to win this game," Romo said.

Romo originally was hurt two weeks ago, fracturing two small bones in his back. He started in London to help the Cowboys (7-3) snap a two-game losing streak.

Romo completed 20 of 27 passes for 246 yards against the Jaguars (1-9) and finished with a season-high passer rating of 138.8.

The game was played at Wembley Stadium, the home of England's national soccer team. It was the last of three regular-season NFL games this year in the British capital.

The Cowboys have played outside the United States 10 times, but this was the first game that actually affected their record. With Dallas comfortably ahead, Romo sat out the final 6:42.

"Just sore. Anybody who's had anything broken before knows it's uncomfortable at times," Romo said. "A little banged up. A lot of guys are banged up. At the end of the day, no one actually cares once you step out onto the field."

Romo threw a 2-yard touchdown pass to Jason Witten in the first quarter and then hit Dez Bryant for a pair of TDs in the second, the first from 35 yards and the second from 68.

THE ASSOCIATED PRESS

Quoted

"Didn't seem like he had any physical restrictions ... He really looked like himself."

Cowboys coach Jason Garrett on Tony Romo, who returned after breaking two small bones in his back two weeks ago.

Holland's double leads Leafs past Sens

NHL. Ottawa fails to protect its leads to drop first game in regulation at Canadian Tire Centre

Maple Leaf Mike Santorelli scores a short-handed goal on Robin Lehner in the second period on Sunday night at Canadian Tire Centre. FRED CHARTRAND/THE CANADIAN PRESS

The Toronto Maple Leafs found themselves playing from behind too many times Sunday night.

But that didn't matter to James Reimer, who managed to stop 38 shots as Toronto battled back from three one-goal deficits for a 5-3 win against the Ottawa Senators.

"It was a case of bending and not breaking," said Reimer. "They had opportunities, they worked hard and they battled to the dirty areas to get goals, so kudos to them, but we managed to battle and get some gritty goals ourselves."

Peter Holland had a goal and an assist for the Maple Leafs (8-5-2) while David Clarkson, James van Riemsdyk, Mike Santorelli and Josh Leivo added a goal apiece.

"It's huge especially with the back-to-back we just had," Holland said referencing Saturday's home win over the New York Rangers. "Anytime you can get two points against a divisional team it's a big win. I thought it was a really good game and I thought both teams competed hard. It was great that we came out on top."

Mike Hoffman, Kyle Turris and Mark Stone had goals for the Senators (7-4-3), who lost for the first time in regulation on home ice this season. They are now 4-1-3 at Canadian Tire Centre.

Sunday's game was the make-up date from the Oct. 22 contest that was postponed following the shooting at the War Memorial earlier in the day that took the life of Cpl. Nathan Cirillo.

Clarkson had the only goal of the third period and it gave Toronto a 5-3 lead with 14 minutes to play.

Although he allowed five goals on 30 shots, Robin Lehner made some brilliant saves including one off Phil Kessel in the third when, while on his stomach, he reached out with his stick to swipe the puck away just before it crossed the goal line.

THE CANADIAN PRESS

Honouring the fallen

The Maple Leafs and Senators put aside their rivalry briefly on Sunday, taking a moment to remember Canada's fallen war heroes.

- Both teams made their way to Canada's National War Memorial in downtown Ottawa to lay wreaths and share a moment of silence Sunday morning, skipping the regular morning skate before their game.
- "It's about remembering all of the armed forces," said Leafs captain Dion Phaneuf. "For us, we wanted to pay our respects."

Senators captain Erik Karlsson places a wreath at the National War Memorial in Ottawa on Sunday. ANDRE RINGUETTE/FREESTYLE PHOTOGRAPHY/OTTAWA SENATORS HOCKEY CLUB

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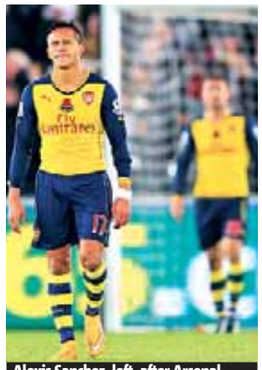
Wenger at a loss as Gunners slip again

Another blown lead.
Swansea scores twice in three minutes to send Arsenal packing

Swansea scored twice in less than three minutes to rally to a 2-1 victory over Arsenal in the Premier League on Sunday, with substitute Bafetimbi Gomis grabbing the winner barely 90 seconds after coming on.

A listless game played in driving rain in south Wales was sparked into life by Alexis Sanchez's close-range finish in the 63rd minute, the Chile forward scoring for the fourth straight league game.

Gylfi Sigurdsson curled home a stunning free kick to equalize for Swansea in the 75th and Gomis completed the hosts' recovery by rising high to head home a pinpoint cross from Jefferson Montero, who exploited the right side of Arsenal's fragile defence all game.



Alexis Sanchez, left, after Arsenal conceded a goal on Sunday in Swansea, Wales. MICHAEL STEELE/GETTY IMAGES

The defeat ended a miserable week for Arsenal, which surrendered a 3-0 lead to draw 3-3 against Anderlecht in the Champions League on Tuesday.

"It's difficult to explain how we lost the lead," Arsenal manager Arsene Wenger said. "We were in control. We lost some decisive challenges in the middle of the park in the last 20 minutes.

"When we were 1-0, we lacked some spark and killer instinct."

With its brittle defence and an increasing reliance on Sanchez's goals, Arsenal looks to have little hope of catching unbeaten leader Chelsea, which is 12 points ahead of its London rival after just 11 games.

Sixth-placed Arsenal hasn't beaten a side outside the bottom seven this season.

Swansea moved fifth with 18 points from 11 games.

THE ASSOCIATED PRESS

Donovan lands a hat trick

L.A. Galaxy's Robbie Rogers lifts Landon Donovan after Donovan scored his second goal against Real Salt Lake in the return leg of the MLS Western Conference semifinals at StubHub Center on Sunday in Los Angeles. The Galaxy won 5-0 to advance to the conference finals with three goals by Donovan. STEPHEN DUNN/GETTY IMAGES

Brazilian Grand Prix

Rosberg closes in on Hamilton in F1 title race

This time, Nico Rosberg wasn't going to let victory slip away.

A week after seeing Lewis Hamilton overtake him to win the United States Grand Prix, Rosberg fended off another strong challenge by his Mercedes teammate to secure the victory at the Brazilian GP and close in on his rival in the Formula One title race.

"It was a great weekend all in all," Rosberg said. "I learned from Austin and did better."

The German cut his points-deficit to 17 but Hamilton will keep the upper hand going into the season-ending race in Abu Dhabi, where the Briton can clinch his second title with another second-place finish. If Rosberg misses out on a podium spot, Hamilton can finish eighth or better and still lift the trophy.

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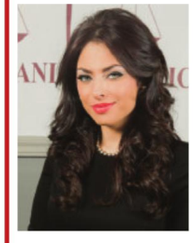

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AUGMENTED REALITY

Stuck on 12 Across? Scan this image with your Metro News app for today's crossword and Sudoku answers. It's OK. No one's watching.

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→ See the full instructions on Metro's Voices page.

Horoscopes by Sally Brompton

♈ Aries
March 21 - April 20
You may not want to get involved in a dispute between work colleagues but you have no choice. When things start to get heated, you must step in and calm things down.

♉ Taurus
April 21 - May 21
Be honest about what you think today, even if your point of view is likely to offend. You are as entitled to your opinion as others are to theirs. Speak up.

♊ Gemini
May 22 - June 21
You will start the week inspired mentally and overflowing with energy physically. If you can apply your talents there is no limit to what you can achieve over the next four or five days.

♋ Cancer
June 22 - July 23
Today's Mars-Pluto link in your opposite sign of Capricorn could create a false sense of urgency. Take your time. Make your next move the right one.

♌ Leo
July 24 - Aug. 23
If you try to play mind games today you could find your tactics backfire. Some people are passionate about their beliefs and if you antagonize them you are asking for trouble.

♍ Virgo
Aug. 24 - Sept. 23
Mars-Pluto link in the most creative area of your chart will help you get a project off the ground. Don't move too quick or your resources will run dry.

♎ Libra
Sept. 24 - Oct. 23
No matter how hard you try to control your feelings today, Mars and Pluto will make it difficult not to get angry about something. You are probably right to blow your top.

♏ Scorpio
Oct. 24 - Nov. 22
You should by now have overcome whatever fears were holding you back, but if something is still bothering you then deal with it today.

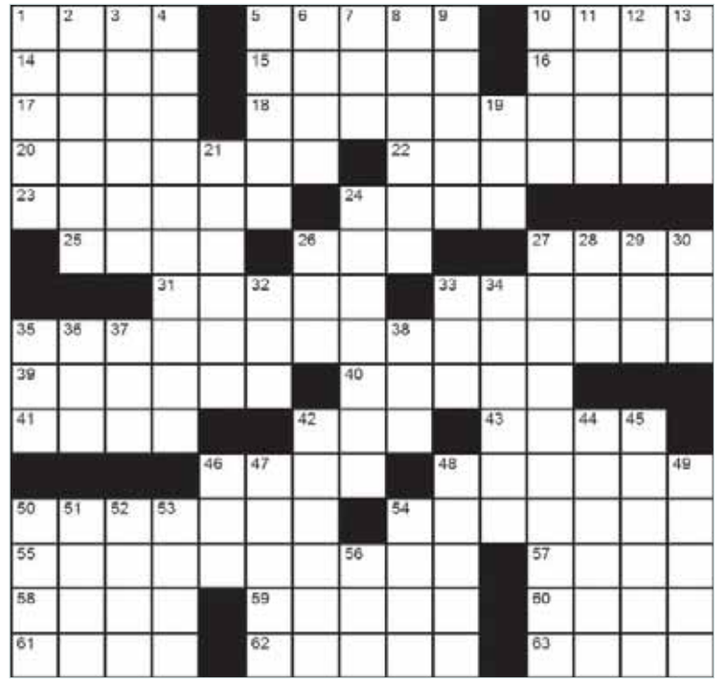
♐ Sagittarius
Nov. 23 - Dec. 21
What is it you want the most? Once you have put a name to your desire you will be amazed how easy it is to make it yours.

♑ Capricorn
Dec. 22 - Jan. 20
You may feel that you can take on the world and win, but why make a war of life? Today's Mars-Pluto union in your sign endows your personality with power. Ask for what you want.

♒ Aquarius
Jan. 21 - Feb. 19
You may feel that you have lost control over certain aspects of your lifestyle, but is it a big deal? The fact that other people are determined to take decisions for you frees up time to pursue more interesting ambitions.

♓ Pisces
Feb. 20 - March 20
You'll get the chance to tackle an issue that's been worrying you for months. A friend may offer to help you out. They know what needs to be done.

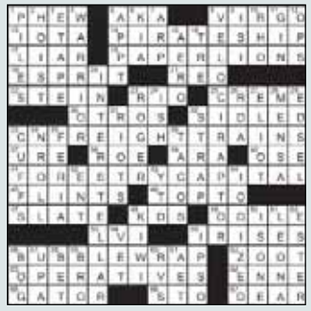
Crossword: Canada Across and Down by Kelly Ann Buchanan



Across
1. Help Hand link: 2 wds.
5. Director Frank
10. Illusionist, archaically
14. __ contendere (Court plea)
15. Put on _ __ (Dress warmly)
16. Mr. Kristofferson
17. Plaintiff
18. Lancaster bombers WWII-set movie, "The __ __" (1955)
20. "M*A*S*H" spinoff, "__ John, M.D."
22. WWII American-Canadian commando unit movie, "The Devil's __" (1968)
23. Backslide
24. Peel
25. Change
26. SPCA protectee
27. Confront
31. Egg-shaped
33. Patrick __ (Author of Napoleonic Wars novel Master and Commander)
35. Ernest Hemingway WWI-era novel: 4 wds.
39. Canadian pilots movie, "Captains of the __" (1942)
40. "The movie's starting!": 2 wds.
41. US state
42. Ques. follower
43. Card game
46. Domesticated
48. Ideally: 2 wds.
50. Setting of '63's "The Great Escape": 2 wds.
54. Underwriter
55. 1965 John Wayne/Kirk Douglas war movie: 3 wds.
57. Ceremony
58. Bus. concern
59. Money spent
60. Rocket org.
61. Two musical notes
62. "S*P*Y*S" (1974), for one
63. Toboggan

Down
1. Bugle, e.g.
2. More tart
3. On _ __ of absence
4. 1958 war picture starring Canadian actor Glenn Ford as a submarine commander: 2 wds.
5. Future soldier
6. Rent-_-__
7. Cheering prop half
8. Hopping critter
9. Make _ __ (Go right, for instance)
10. Business subj.
11. Locale
12. Fortify
13. Being
19. Mr. Caesar
21. Demonstrated
24. Sean Penn war flick, "The Thin __ __" (1998)
26. Dessert
27. 'Major' character on "M*A*S*H": 2 wds.
28. WWI: Ace = __ hero
29. Photo taker, briefly
30. Nav. rank
32. Hurting-one's sounds
33. Extra sports periods, briefly
34. Increases or encourages
35. Raptors' venue, commonly
36. Ms. Nightingale, to pals
37. Get an '_' __ (Succeed at quiz-taking)
38. Mil. officers
42. Escalates: 2 wds.
44. Type of military action, __ battle
45. Dangerous flying bug
46. Road surface
47. Mil. stockpiles
48. "Would you like __ __ this?" (I can't eat it all)
49. Sole pattern
50. Wharf
51. Single occurrence
52. "For __ the Bell Tolls" (1943)
53. "__ _ help you?" (Store's query)
54. Shakespearean character
56. Intl. commerce group

Friday's Crossword



Online

See today's answers at metronews.ca/answers

Conceptis Sudoku by Dave Green

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

Friday's Sudoku

6	3	9	8	4	7	2	1	5
1	5	7	2	6	3	4	9	8
4	8	2	1	5	9	6	7	3
2	9	1	4	7	5	3	8	6
8	6	5	3	9	2	7	4	1
3	7	4	6	8	1	9	5	2
9	2	3	5	1	4	8	6	7
5	4	6	7	3	8	1	2	9
7	1	8	9	2	6	5	3	4

7							3	1
1		4	2	9	3			
		8				6	2	
	2		4		7		5	
	4						7	
	3		6		1		9	
	7	6				3		
			7	3	4	8		2
4	8							5

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